

Fill in this information to identify the case:

Debtor 1 Alfred S Ruth Jr  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)  
Case number 17-11227

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Statement / Response Date: 07/20/2023

Name of creditor: Allied First Bank, SB dba Servbank Court claim no. (if known): 14  
Last 4 digits of any number you use to identify the debtor's account: 9796  
Property address: 2364 Lynnwood Dr  
Number Street  
Hermitage, Pennsylvania 16148  
City State ZIP Code

Part 2: Prepetition Default Payments

Check One:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \_\_\_\_\_

Part 3: Postpetition Mortgage Payment

Check one

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 09/01/2023  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is: \_\_\_\_\_

Debtor 1 Alfred S Ruth Jr Case number (if known) 17-11227  
First Name Middle Name Last Name

- a. Total postpetition ongoing payments due: (a) \$0.00
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00
- c. **Total.** Add lines a and b. (c) \$0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: MM / DD / YYYY

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**x** /s/ Mukta Suri Date 07/20/2023  
 Signature

Print Mukta Suri Title Authorized Agent for Allied First Bank, SB dba Servbank  
First Name Middle Name Last Name

Company Bonial & Associates, P.C.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address P.O. Box 9013  
 Number Street  
Addison, Texas 75001  
 City State ZIP Code

Contact phone (972) 643-6600 Email POCInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before July 20, 2023 via electronic notice unless otherwise stated.

**Debtor** *Via U.S. Mail*

Alfred S Ruth Jr  
2364 Lynnwood Dr  
Hermitage, PA 16148-2119

**Debtors' Attorney**

Gary V. Skiba  
Attorney at Law  
300 State Street, Suite 300  
Erie, Pennsylvania 16507

**Chapter 13 Trustee**

Ronda J. Winnecour  
Suite 3250, USX Tower, 600 Grant Street  
Pittsburgh, Pennsylvania 15219

Respectfully Submitted,

/s/ Mukta Suri